

SERFF Tracking Number:	CEUL-126029558	State:	Arkansas
Filing Company:	Central United Life Insurance Company	State Tracking Number:	41511
Company Tracking Number:	CULILLACT09		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	Annual Illustration Certification (CUL)		
Project Name/Number:	/		

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: Annual Illustration Certification SERFF Tr Num: CEUL-126029558 State: ArkansasLH (CUL)

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 41511

Sub-TOI: L08.000 Life - Other

Co Tr Num: CULILLACT09

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Genetha Roberson

Disposition Date: 02/12/2009

Date Submitted: 02/10/2009

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/12/2009

Explanation for Other Group Market Type:

State Status Changed: 02/12/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Annual Illustration Certification (CUL)

Company and Contact

Filing Contact Information

Genetha Roberson, Compliance Analyst

GRoberson@manhattanlife.com

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10700 NW Freeway	(713) 821-6435 [Phone]
Houston, TX 77092	(713) 821-6551[FAX]

Filing Company Information

Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas
Wortham Tower	Group Code:	Company Type:
2727 Allen Parkway		
Houston, TX 77019-2100	Group Name:	State ID Number:
(713) 529-0045 ext. [Phone]	FEIN Number: 42-0884060	

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<i>Project Name/Number:</i>	<i>/</i>		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$0.00	02/10/2009	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		02/12/2009	02/12/2009

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<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 02/12/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CEUL-126029558</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41511</i>
<i>Company Tracking Number:</i>	<i>CULILLACT09</i>		
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Annual Illustration Certification (CUL)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Cover Letter		No
Supporting Document	Illustration Certification		No
Supporting Document	Transmittal		No

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Rate Information

Rate data does NOT apply to filing.

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Filing Company: Central United Life Insurance Company State Tracking Number: 41511
Company Tracking Number: CULILLACT09
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
Product Name: Annual Illustration Certification (CUL)
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter 02/10/2009
Comments:
Attachment:
ARCULPDUL-illcert09.pdf

Review Status:

Satisfied -Name: Illustration Certification 02/10/2009
Comments:
Attachment:
2009_CUL_Annual_Illustration_Cert(AR).pdf

Review Status:

Satisfied -Name: Transmittal 02/10/2009
Comments:
Attachment:
CULARTransmittal.pdf

CENTRAL UNITED LIFE

February 10, 2009

The Honorable Julie Benafield Bowman
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

RE: Illustration Actuary Certification for Year 2009
Central United Life Insurance Company – NAIC # 61883

Dear Commissioner Bowman:

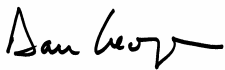
This letter is written in regards to the above referenced filing.

Enclosed please find our illustration actuary certification from our Appointed Illustration Actuary. In addition, we certify the following:

- ❖ The illustration formats meet the requirements of Arkansas' rules regarding illustrations and that the scales used in the insurer-authorized illustrations are those scales certified by the illustration actuary; and
- ❖ We have provided our agents with information about the expense allocation method used by us in our illustrations and disclosed them as required by your state.

If you have any questions regarding this matter, please feel free to contact Genetha Roberson at 1-800-669-9030, extension 6435 or email at groberso@manhattanlife.com.

Sincerely,



Dan George
President

cc: Allen Bailey
Robert Coleman

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Central United Life Insurance Company
10700 Northwest Freeway
Houston, TX 77092

Phone: 713-529-0045
Toll Free: 800-669-9030



**Illustration Actuary Certification
for
Central United Life Insurance Company**

To: Board of Directors, Central United Life Insurance Company
Insurance Commissioner in the State of Arkansas

I, L. Allen Bailey, FSA, MAAA, of Allen Bailey & Associates, Inc., am the Illustration Actuary for Central United Life Insurance Company and am a member of the American Academy of Actuaries in good standing. I was appointed by the Board of Directors of said insurer to be the Illustration Actuary for the below listed plan of insurance subject to the Life Insurance Illustration Regulation (Regulation) for this state.

PDUL99-AR

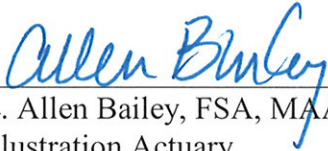
The appointment was documented in the Appointment Letter dated April 29, 1999. I meet the Academy requirements for making this certification and the requirements of applicable state regulations.

Scales of non-guaranteed elements used in illustrating the plans of insurance described above meet the requirements of the Regulation. The disciplined current scales for these plans are in conformity with the Actuarial Standard of Practice for Compliance with the NAIC Life Insurance Illustration Model Regulation (ASOP 24) promulgated by the Actuarial Standards Board with any exceptions noted below. Moreover:

- No currently payable scale for business issued within the last five years and within the scope of this certification has been reduced for reasons other than changes in the experience factors underlying the disciplined current scale.
- Non-guaranteed elements illustrated for new policies are consistent with those illustrated for similar in force policies.
- Illustrated non-guaranteed elements for new and in force policies subject to this regulation are consistent with the non-guaranteed elements amounts actually credited or charged to the same or similar forms.
- The minimum expenses used in the calculation of the disciplined current scale for all policy forms subject to this Regulation were from the 2008 Generally Recognized Expense Table (GRET) based on fully allocated expenses representing a significant portion of insurance companies and approved for this purpose by the National Association of Insurance Commissioners.

I have relied upon data and other information supplied by said insurer in making this certification. I have reviewed the data and other information for reasonableness and consistency with reported Company results and am satisfied with the accuracy of such data.

I have not used procedures that depart materially from those set forth in ASOP 24.


L. Allen Bailey, FSA, MAAA
Illustration Actuary

For:

Allen Bailey & Associates, Inc.
8310 Capital of Texas Hwy. North, #370
Austin, TX 78731
Phone: 512/502-8800

Central United Life Insurance Company
10700 Northwest Freeway, Third Floor
Houston, TX 77092
Phone: 713/529-0045

January 20, 2009
Date

Life, Accident Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of: Arkansas
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2.	Department Use Only	
	State Tracking ID	

3. Insurer Name & Address	Domicile	NAIC Group #	NAIC #	FEIN #
Central United Life Insurance Company 10700 Northwest Freeway Houston, TX 77092	Arkansas	1117	61883	42-0884060

4. Filer Name & Address	Telephone #	Fax #	E-mail Address
Genetha . Roberson 10700 Northwest Freeway Houston, TX 77092	(713) 821-6435 X	(713) 821-6551 X	groberso@manhattanlife.com

5. Filing Method	<input checked="" type="checkbox"/> CD-R/RW	<input type="checkbox"/> Electronic/Serff
Tracking Number:		

6.	Company Tracking Number	CULILLACT09
		<input checked="" type="checkbox"/> Individual
7.	Market	<input type="checkbox"/> Group <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Any size <input type="checkbox"/> Other:
8.	Type of Insurance	L08 Life - Other
9.	Product Coding Matrix Filing Code	L08.000 Life - Other
10.	Submitted Documents	<div> Forms <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other </div> <div> Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other </div> <div> Report <u>Annual Illustration Certification</u> </div>
11.	Filing Submission Date	2/10/2009
12.	Filing Fee (If required)	Amount <u>\$0.00</u> Check Date Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number
13.	Date of Domiciliary Approval	

14. Filing Description:

In accordance with the life illustration regulation, we are submitting the Annual Illustration Certification for Central United Life Insurance Company.

This filing applies to the plans of insurance subject to the Life Insurance Illustration Regulation for this state.

15. Certification (If required)

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of

Arkansas

Original
Signature

Print Name Genetha Roberson

Title Compliance Analyst

Date 2/10/2009

16.	Form Filing Attachment			
This filing transmittal is part of company tracking number		CULILLACT09		
This filing corresponds to rate filing company tracking number				
	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
1			<input checked="" type="checkbox"/> Initial	
	Illustrations		<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other <input type="text"/>	
2			<input checked="" type="checkbox"/> Initial	
	Informational Policy		<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other <input type="text"/>	
3			<input checked="" type="checkbox"/> Initial	
	Required Informational Material		<input type="checkbox"/> Revised	
			<input type="checkbox"/> Other <input type="text"/>	